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PATENT 11/29/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
LASCELLES, et al

Application No.: 09/991,894

Filed: November 13, 2001

For: ON-LINE BALANCE TRANSFERS

Atty. Docket No.: NEXTP009

Examiner: unassigned

Group: 2165

Date: November 1, 2002

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GROUP 3600CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on November 4, 2002.

Signed: _____

Pat Tate

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(b) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

Attny Dkt No. NEXTP009

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.C./

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP009).

Respectfully submitted,

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| Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary) | Atty Docket No. NEXTP009 Application No.: 09/991,894 Inventor LASCELLES, et al Group 2165 Filing Date November 13, 2001 |
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U.S. Patent Documents

| Examiner Initial | No. | Patent No. | Date | Patentee | Class | Sub-Class | Filing Date |
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Foreign Patent or Published Foreign Patent Application

| Examiner Initial | No. | Document No. | Publication Date | Country or Patent Office | Class | Sub-class | Translation | |
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| Examiner /Ella Colbert/ (03/07/2011) | | Date Considered 03/07/2011 |

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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